



102ND GENERAL ASSEMBLY

State of Illinois

2021 and 2022

HB3166

Introduced 2/19/2021, by Rep. Suzanne Ness

SYNOPSIS AS INTRODUCED:

215 ILCS 5/155.47 new

Amends the Illinois Insurance Code to provide that an insurance policy amended, delivered, issued, or renewed in the State after the effective date of the amendatory Act that offers business interruption insurance shall be construed to include, among the covered perils of that policy, coverage for loss of use and occupancy of a business and business interruption resulting from a public health emergency or disaster regardless of whether the public health emergency or disaster results in physical damages to business property.

LRB102 10753 BMS 16082 b

1 AN ACT concerning regulation.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Illinois Insurance Code is amended by
5 adding Section 155.47 as follows:

6 (215 ILCS 5/155.47 new)

7 Sec. 155.47. Business interruption insurance.

8 (a) As used in this Section, "business interruption
9 insurance" means every policy of insurance insuring against
10 loss due to loss of use and occupancy of a business and
11 business interruption.

12 (b) An insurance policy amended, delivered, issued, or
13 renewed in this State after the effective date of this
14 amendatory Act of the 102nd General Assembly that offers
15 business interruption insurance shall be construed to include,
16 among the covered perils of that policy, coverage for loss of
17 use and occupancy of a business and business interruption
18 resulting from a public health emergency or disaster
19 regardless of whether the public health emergency or disaster
20 results in physical damages to business property.